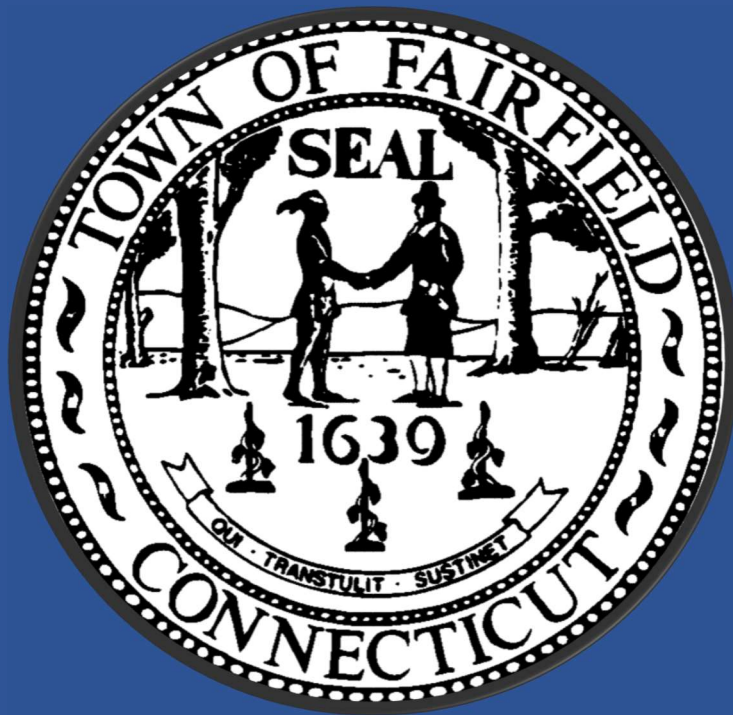


# FAIRFIELD

## 2022-27 Affordable Housing Plan



**REVISED DRAFT**

**February 15, 2022**

Affordable Housing Committee

## TABLE OF CONTENTS

|            |   |           |
|------------|---|-----------|
| <b>1.0</b> | <b>INTRODUCTION.....</b>  | <b>3</b>  |
| <b>2.0</b> | <b>FINDINGS .....</b>   | <b>6</b>  |
| 2.1.       | Fairfield Needs Housing Options And Choices .....   | 6         |
| 2.2.       | Fairfield Should Manage Its Future .....  | 10        |
| 2.3.       | The POCD Recommends Addressing Housing Needs .....  | 11        |
| 2.4.       | The Zoning Regulations Make Provision For Affordable Housing .....  | 12        |
| 2.5.       | Survey Participant Are Supportive Of Housing Strategies .....   | 13        |
| <b>3.0</b> | <b>VISION .....</b>   | <b>14</b> |
| <b>4.0</b> | <b>HOUSING STRATEGIES.....</b>  | <b>15</b> |
| 4.1.       | TIER 1 STRATEGIES (Highest Impact) .....  | 15        |
| 1.         | Actively engage with the Town Plan and Zoning (TPZ) Commission to increase the affordability set-aside requirements (perhaps to 15% or higher) in all zoning districts. ....  | 15        |
| 2.         | Actively engage with TPZ to review/amend the Designed Residence District (DRD) zone regulations to increase its ability to provide housing options, increase the number of affordable housing units, and enable smaller housing developments, where appropriate, and increase housing options overall. .... | 16        |
| 3.         | Support the Fairfield Housing Authority in their work to create additional affordable housing units. ....   | 18        |
| 4.         | Engage/advise TPZ to establish / strengthen design guidelines and locational guidelines for multi-family housing, mixed-use development, and other housing options to optimally support greater housing flexibility and opportunity. ....   | 20        |
| 4.2.       | TIER 2 STRATEGIES (Moderate / High Impact) .....  | 24        |
| 1.         | Engage with TPZ to amend Zoning Regulations to increase the term of the affordable housing set-aside requirements beyond the State minimum of 40 years. ....  | 24        |
| 2.         | Expand ways to deed-restrict additional existing housing units so that they become State- recognized affordable housing. ....   | 25        |
| 3.         | Identify ways to allow more types of housing in more areas (e.g., “middle housing”). ....   | 26        |
| 4.3.       | KEY SUPPORTING ACTIONS .....  | 28        |
| 1.         | Create a Town staff position to oversee the implementation of the Affordable Housing Plan. ....   | 28        |
| 2.         | Update standard documents for deed-restricted housing developments (including housing affordability planning and standard deed restrictions). ....  | 28        |
| 3.         | Require that any deed-restricted development have an administrator approved by the Town. ....   | 29        |
| 4.         | Develop guidelines for the Housing Trust Fund. ....   | 29        |
| <b>5.0</b> | <b>IMPLEMENTATION .....</b>   | <b>30</b> |



Town of Fairfield

## Affordable Housing Committee

c/o Office of Community & Economic Development  
611 Old Post Road  
Fairfield, CT 06824

February 2022

To The Residents of Fairfield,

The Affordable Housing Committee was established by the Town of Fairfield in the late 1980s to look at ways to address the issues resulting from housing prices escalating far faster than income growth. Since that time, the Committee has advocated for affordable housing and has worked with other organizations to increase the number of affordable housing units in Fairfield.

Still, the cost of housing continues to outpace incomes and the number of people affected by the unaffordability of housing in Fairfield continues to grow.

The Affordable Housing Committee prepared a housing plan in 2014 entitled *Diversifying Fairfield's Housing Portfolio – Taking Control Of Our Future.* The Committee is updating that Plan for two reasons:

- Any plan should be revisited and refined over time as strategies are implemented and new issues arise, and
- The Connecticut Legislature adopted a requirement in 2017 that every municipality in the state adopt an affordable housing plan by June 2022 and that no such plan be older than five years.

The Affordable Housing Committee started working on updating the Plan in mid-2021 and is pleased to share the REVISED FIRST DRAFT of the 2022-27 Affordable Housing Plan for review and refinement.

The Committee hopes that this Plan will help inform and educate residents about the housing needs in Fairfield result in specific actions to help address these and future needs.

Sincerely,

*Affordable Housing Committee*

## Glossary

A glossary of terms related to housing and affordable housing is located in the back of this document.

## What Does The Term “Affordable Housing” Mean?

For the purposes of this Plan, the term “affordable housing” means housing:

- Reserved for occupancy by people or families earning 80% or less of the area median income (AMI)

*Households lower than average incomes generally have a more difficult time finding decent housing they can afford.*

- Priced so that the cost of such housing will not consume more than 30% of that income threshold

*Households earning lower than average incomes generally discover that the cost of housing takes away from other life needs (health, transportation, etc.).*

- Where the unit size is correlated to the number of occupants

This framework is commonly used in state and federal housing policies and programs although the percentage of AMI may vary between those policies and programs. In addition, the income thresholds are updated annually.

In 2022 (numbers change annually), this translates to the following for Fairfield:

Current information can usually be found at <https://www.fairfieldct.org/ced>

| Household Size | Income Threshold @ 60% AMI | Income Threshold @ 80% AMI |
|----------------|----------------------------|----------------------------|
| 1-person       | \$42,252                   | \$56,336                   |
| 2-people       | \$48,288                   | \$64,384                   |
| 3-people       | \$54,324                   | \$72,432                   |
| 4-people       | \$60,360                   | \$80,480                   |
| 5-people       | \$65,189                   | \$86,918                   |

| Unit Size | Maximum Monthly Gross Rent |           | Maximum Sales Price |           |
|-----------|----------------------------|-----------|---------------------|-----------|
|           | @ 60% AMI                  | @ 80% AMI | @ 60% AMI           | @ 80% AMI |
| Studio    | \$911                      | \$1,093   | \$145,443           | \$212,111 |
| 1 BR      | \$1,101                    | \$1,321   | \$172,176           | \$214,219 |
| 2 BR      | \$1,371                    | \$1,645   | \$194,733           | \$250,883 |
| 3 BR      | \$1,630                    | \$2,118   | \$196,593           | \$298,776 |
| 4 BR      | \$1,750                    | \$2,334   | \$197,619           | \$306,825 |

Maximum sale price based on a 30-year fixed-rate mortgage @ 3.50% with a 20% down payment (per State DOH guidelines). Funds available to service mortgage determined by deducting utilities, real estate taxes, insurance, and an allowance for other expenses from the monthly housing allocation.

## 1.0 INTRODUCTION

For many years, the Town of Fairfield has been working on issues of housing affordability and how to address them. Two major milestones in this effort were:

- Preparation of the 1988 Affordable Housing Plan for Fairfield, and
- Adoption of the 2014 Plan entitled “Diversifying Fairfield’s Housing Portfolio – Taking Control Of Our Future.”

Still, while the Town has made progress, the “unaffordability” of housing for people and families of modest income has continued to grow.

This Plan is intended to update prior efforts based on this progress and to recommend goals and strategies to address housing affordability in Fairfield.

Fairfield recognizes that housing plays a part in supporting the ability of people to meet their personal needs and desires:

- Housing provides shelter to meet people’s basic human needs,
- Housing helps meet people’s need for safety and security,
- Housing creates a sense of connection to a community,
- Housing builds confidence and enhances self-esteem,
- Housing creates the opportunity for people to contribute to their community and achieve their full potential.

A diverse portfolio of housing also benefits communities since it:

- Enhances community diversity,
- Provides housing for essential employees (in areas such as emergency services, health care, education, government, retail, etc.),
- Helps retain existing businesses and attract new businesses,
- Increases jobs and consumer spending in the surrounding economy, and
- Helps people stay in a community they love through whatever circumstances they may find themselves in.

Fairfield will continue to seek ways to address housing affordability (and expand housing options and choices) because people need affordable housing and because Fairfield wants affordable housing which will strengthen the community while maintaining or enhancing the overall “sense of place” in Fairfield.

*“Housing is  
absolutely  
essential to  
human  
flourishing.*

*Without stable  
shelter, it all  
falls apart.”*

Matthew Desmond,  
American Sociologist  
Princeton University

1988 Plan



## Summary of 1988 Affordable Housing Plan

The 1988 *Affordable Housing Plan for Fairfield* was one of the first such plans in Connecticut. The report recognized the situation that Fairfield still faces today – more than 30 years later – and is still working on.

The Plan noted that:

*The disparity between current market values for housing and the incomes of many of Fairfield's young adults and elderly has generated a serious community need for affordable housing.*

*The median income household should be able to afford to buy/rent the median income home/apartment.*

*Many people do not understand the relationship between affordable housing opportunities, a heterogeneous community, and the economic health of a community beyond housing issues.*

The Plan went on to suggest strategies on how this challenge could be addressed and closed with the following:

*The Town recognizes that it cannot address the affordable housing needs of the community alone. We have all somehow contributed towards the dilemma, and we must all somehow unite to reverse its effects. The capacity to arrest the problem exists. We need only to understand the problem, to commit our resources, and to approach the situation as one very large committed and united front.*

[Click here to link to the 1988 Affordable Housing Plan for Fairfield \(link not yet active\)](#)

## Accomplishments

The 1988 Affordable Housing Plan accomplished the following:

- Raised awareness of the issue of affordable housing
- Identified affordable housing as a policy concern for the Town
- Suggested strategies involving:
  - Public/Private Partnerships
  - Public Initiatives
  - Private Initiatives
- Resulted in establishment of the Affordable Housing Committee

## Summary of 2014 Housing Plan

The 2014 Housing Plan for Fairfield was entitled “Diversifying Fairfield’s Housing Portfolio – Taking Control Of Our Future.”

The Plan recognized the continuing and growing need for affordable housing in Fairfield and recommended that the Town take a pro-active approach to addressing its affordable housing needs. The Plan noted that Connecticut’s Affordable Housing Appeals Procedure (CGS 8-30g) would continue to be utilized in Fairfield and that future affordable housing developments might occur in locations and with designs the community did not favor.

The Plan went on to state that:

*If we do not address this in a pro-active way, we run the risk that affordable housing will happen in ways which run counter to how we might want to grow and change. If we do this in a pro-active way, we can create the housing units the community needs and do it in a location and with a design that enhances the community.*

Community input helped shape the Plan recommendations which were organized into four main areas:

- Preserve the housing options and choices we already have
- Take charge of providing future housing choices and options
- Modify local regulations / programs to provide more housing options
- Establish additional housing units in appropriate locations

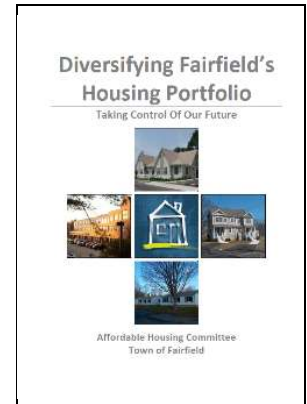
[Click here to link to the 2014 Affordable Housing Plan for Fairfield \(link not yet active\)](#)

## Accomplishments

The 2014 Housing Plan for Fairfield accomplished the following:

- Establishing a Housing Trust Fund
- Enacting an inclusionary zoning fee
- Adopting zoning regulations for inclusionary zoning
- Adopting zoning regulations for accessory apartments
- Prepared a model housing affordability plan for new developments

## 2014 Plan

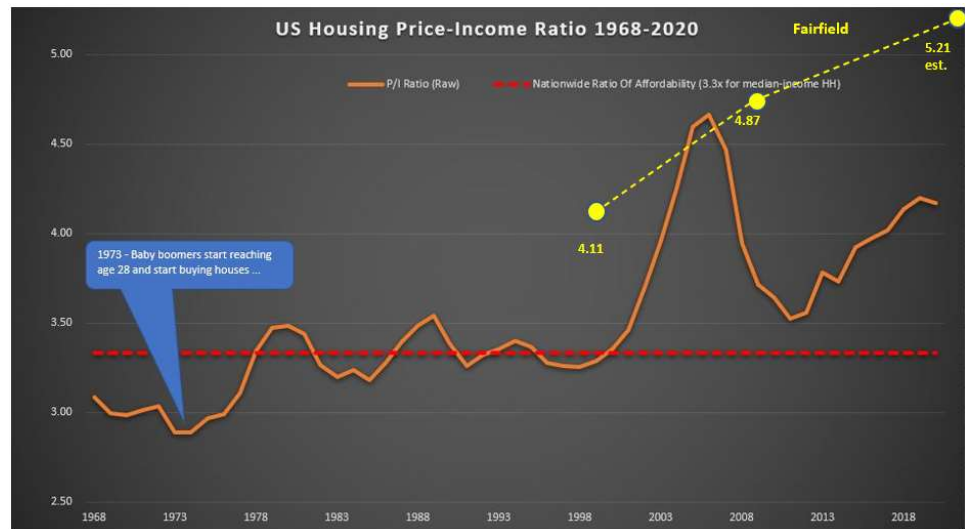


## 2.0 FINDINGS

As part of its work preparing this 2022-27 Affordable Housing Plan, the Affordable Housing Committee made the following findings.

### 2.1. Fairfield Needs Housing Options And Choices

1. **More housing units** are needed in Fairfield since Fairfield’s population is projected to continue to increase.
2. **More housing options and choices** are needed to meet the changing housing needs and desires of:
  - a. An older population and their age-appropriate housing needs / preferences.
  - b. Younger residents currently shut out of the housing market. current and future residents throughout their lives.
  - c. Smaller households seeking to “downsize” to meet their housing needs / preferences.
3. A **diverse housing portfolio** to allow people to meet their housing needs and desires in Fairfield throughout their whole lives. Not everyone wants or needs a single-family detached house.
4. People should **more have housing options and choices** in Fairfield in the event they want or need them.
5. Over the last 50 years or so, **housing “unaffordability” has become a significant issue** in America as the ratio of median housing price to median income has been increasing.





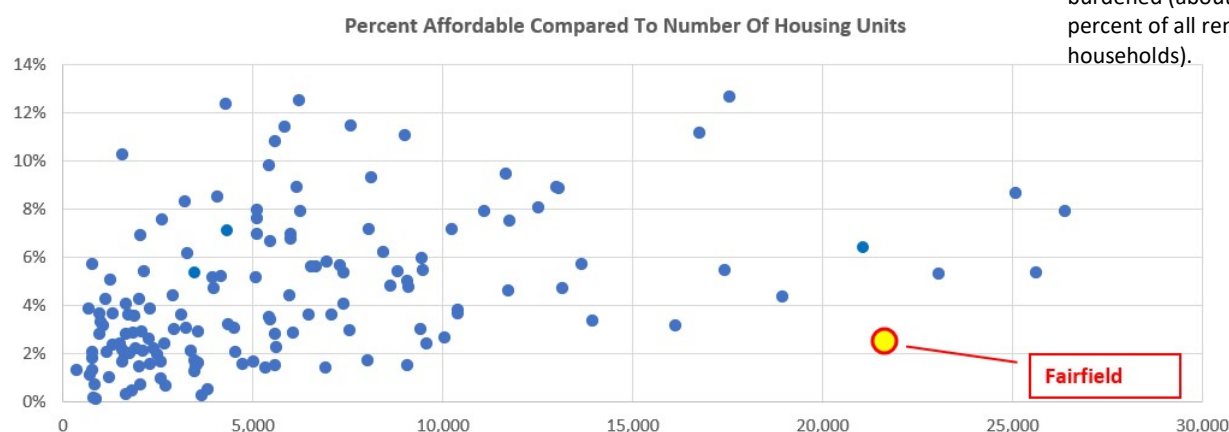
6. According to the *Fairfield County Housing Needs Assessment*, (RPA, 2020) almost 1/3 of all households in Fairfield are considered “cost-burdened” (see sidebar). **These are households that already live in Fairfield.**
7. According to the United Ways “ALICE” metric (Asset Limited, Income Constrained, Employed), more than one quarter of all households in Fairfield (28%) are likely struggling with the overall cost of living – **these are people and families who already live here.**
8. The 556 State-recognized affordable housing units in Fairfield are not enough to meet needs.
9. There is very little housing in Fairfield which sells or rents at prices considered affordable to people earning typical wages.
10. Other communities similar to Fairfield have found ways to create affordable housing and Fairfield may be able to do more.

### Housing Cost Burden

A household is considered to be housing cost-burdened if it spends more than 30% of its income on housing costs.

RPA reported that about 6,581 households in Fairfield (about 32% of the total number of households) are cost burdened:

- About 4,938 owner households are cost burdened (about 29 percent of all owner households) and
- About 1,643 renter households are cost burdened (about 43 percent of all renter households).



### SIMILAR SIZE

|                  | Listed By<br># Units | % AH         |
|------------------|----------------------|--------------|
| Meriden          | 25,892               | 16.45%       |
| Greenwich        | 25,631               | 5.35%        |
| Hamden           | 25,114               | 8.67%        |
| Milford          | 23,074               | 5.31%        |
| West Haven       | 22,446               | 14.42%       |
| <b>Fairfield</b> | <b>21,648</b>        | <b>2.47%</b> |
| East Hartford    | 21,328               | 16.37%       |
| Middletown       | 21,223               | 21.83%       |
| Stratford        | 21,091               | 6.39%        |
| Wallingford      | 18,945               | 4.33%        |
| Norwich          | 18,659               | 19.14%       |

NOTE – Percentages will reset once 2020 Census housing counts are issued.

### SIMILAR TYPE

|                  | District<br>Reference<br>Group | % AH         |
|------------------|--------------------------------|--------------|
| Farmington       | Group B                        | 7.93%        |
| West Hartford    | Group B                        | 7.92%        |
| Glastonbury      | Group B                        | 5.72%        |
| Greenwich        | Group B                        | 5.35%        |
| Trumbull         | Group B                        | 4.68%        |
| <b>Fairfield</b> | <b>Group B</b>                 | <b>2.47%</b> |

NOTES – Percentages will reset once 2020 Census housing counts are issued.

District Reference Groups are categories created by the State Department of Education based on socio-economic characteristics.

## State-Defined Affordable Housing

The State's Affordable Housing Appeals List (CGS Section 8-30g) for 2022 recognizes 556 affordable housing units in Fairfield. This represents 2.53% of the estimated 2020 Census housing stock of 21,982 units.

- **Assisted Housing (231 units)** – Developments which received government financing predicated on being affordable.

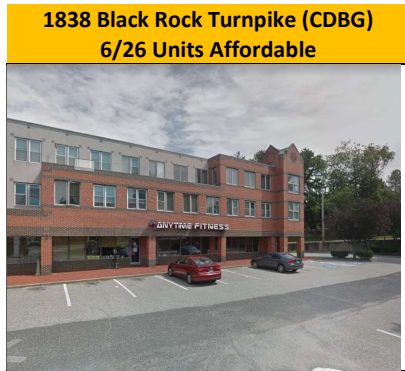
| Project Name  | Family    | Elderly    | Total      |
|---|-----------|------------|------------|
| Bishop Curtis Homes (Augustana) / 1677 Post Road    |           | 15         | 15         |
| Greenfield Commons / 580 Villa Avenue               |           | 10         | 10         |
| Jarvis Court / 58 Jarvis Court                      | 8         |            | 8          |
| Parish Court / 175 Warde Terrace                    |           | 77         | 77         |
| Pine Tree Apartments / 15 Pine Tree Lane            | 50        |            | 50         |
| Sullivan-McKinney Elderly Housing / 224 Meadowbrook |           | 41         | 41         |
| Trefoil Court / 20 Trefoil Court                    |           | 30         | 30         |
| <b>Total</b>  | <b>58</b> | <b>173</b> | <b>231</b> |

- **Deed-Restricted (124 units in State's 2021 listing / 211 units anticipated to be recognized in 2022 listing)** – Units which are deed-restricted to sell or rent at affordable price (may or may not have an expiration date for restrictions).

|  | Total      |
|--|------------|
| Deed-Restricted In Perpetuity                  | 18         |
| Deed-Restrictions Expire In the 2022-27 Period | 8          |
| Deed-Restrictions Expire In the 2027-32 Period | 2          |
| Deed-Restrictions Expire In the 2032-37 Period | 6          |
| Deed-Restrictions Expire After 2037            | 72         |
| Deed-Restricted Until Sale                     | 18         |
|  | <b>124</b> |

- **Rental Assistance (131 units)** – Financial assistance to qualifying households who then chose to rent housing in Fairfield (unit locations are not disclosed for privacy reasons).
- **CHFA / USDA Mortgages (70 units)** – Mortgage financing assistance to qualifying households who then chose to purchase a home in Fairfield (unit locations are not disclosed for privacy reasons).

**Fairfield AH Plan – Revised Draft For AHC 2/15/22**



## Moratorium Progress

With affordable housing developments currently under construction and in the pipeline, it is anticipated that Fairfield may be eligible for its first moratorium in 2022 or 2023.

It is significant to note that there are additional units in various stages of development and so it may be possible for the Town to obtain future moratoria based on the number of units already in the pipeline:

## Attaining 10% Threshold

The Affordable Housing Committee recognizes that it may not be possible for Fairfield to reach the 10% affordable housing threshold.

To maintain 1,643 affordable units, Fairfield would need to add at least 41 units per year over the next 40 years and then continue beyond to replace the deed-restricted units expiring each year.

## 2.2. Fairfield Should Manage Its Future

Since 1989, Connecticut has had the Affordable Housing Appeals Procedure (codified as CGS Section 8-30g). Communities are subject to this procedure if less than 10 percent of the housing stock meets the State criteria for “affordable housing”.

As of 2022, about 2.5% of Fairfield’s housing stock met the State criteria and so the procedure applies to Fairfield. In communities subject to the Procedure, a qualifying development containing affordable units does not have to comply with local zoning regulations and can only be denied if public health or safety is materially affected. If a qualifying affordable housing development is denied, the burden of proof is on the Town to justify the reasons for the denial.

Fairfield would not be subject to the Affordable Housing Appeals Procedure if it were to produce sufficient affordable housing units to obtain:

- One or more four-year moratoria (based on housing unit equivalent points (HUEP) equal to 2% of the housing stock), and/or
- An exemption (based on having at least 10% of the housing stock meeting State criteria).

| Approach                    | Requirement  | Current Status  |
|-----------------------------|--|---|
| <b>Four-Year Moratorium</b> | Accumulating at least 440 “housing unit equivalent points” (HUEP) for units created since 1990 (an amount equal to 2% of the Census housing count) | Fairfield may have accumulated approximately 390 HUEP and would need 50 more HUEP to achieve a four-year moratorium |
| <b>Exemption</b>            | Having at least 2,199 State-recognized affordable units (10% of the 2020 Census housing count)   | Fairfield has 556 State-defined affordable units and would need 1,643 more to become exempt                         |

It is important to note that, if Fairfield does not create affordable units at the same pace as market-rate construction, Fairfield will fall further and further behind on the 10% affordable housing percentage.

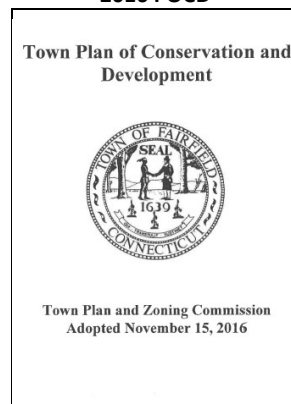


### 2.3. The POCD Recommends Addressing Housing Needs

The Plan of Conservation and Development (POCD) is an advisory document prepared by the Town Plan and Zoning Commission which helps guide the physical development of a community. It is also used to provide guidance and support for zoning regulation changes and capital spending. The 2016 POCD (currently being updated by the Town Plan and Zoning Commission) contains the following recommendations:

1. [Provide] Housing opportunities to people of all ages, creeds, races, incomes and physical disabilities;
2. [Provide] Diversification of housing accommodations for the many individual desires of our population;
3. [Provide] Continuation of community initiatives to provide and promote housing opportunities;
4. [Provide] Housing for low and moderate-income families, as needed, within current infrastructure constraints. Apartment development should relate to facilities for shopping, transportation, school, recreation, and parks;
5. [Provide] Housing for senior citizens to include innovative and supportive options, such as assisted living;

## 2016 POCD



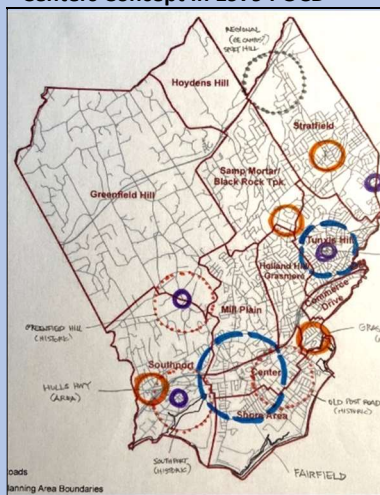
Section 3.3 of the 2016 POCD addresses housing-related topics.

## 1979 POCD And Centers

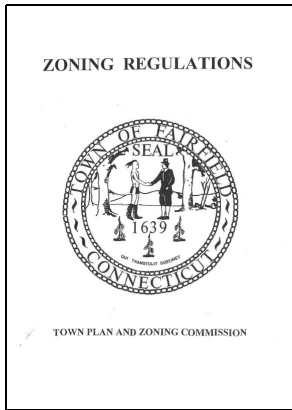
Fairfield's 2016 POCD used a "planning area" approach which looked at 11 areas defined based on location, historic development, and characteristics. On the other hand, the 1979 POCD used a "centers" approach recognizing different types of centers in Fairfield.

*A basic concept of the plan is the idea of centers which contain a high diversification and concentration of activities. ... Guidelines would be developed for future center activities based on their intensity, arrangement and relationship to the existing centers.*

## Centers Concept In 1979 POCD



The concept of centers (or “nodes”) can help reinforce overall community structure and can enhance “sense of place.” Integrating the concept of “nodes” within the updated POCD might help provide some guidance for housing options.



**Residential Districts:**

| Zone  | Min. Lot Size (SF) |
|-------|--------------------|
| AAA   | 87,120             |
| AA    | 43,560             |
| R-3   | 20,000             |
| R-2   | 14,000             |
| A     | 9,375              |
| B     | 6,000              |
| C     | 5,000              |
| Beach | 9,375              |

## 2.4. The Zoning Regulations Make Provision For Affordable Housing

The Zoning Regulations contain rules which apply to development proposals. Excerpts from the **Zoning Regulations with provisions relevant to housing** are presented below:

1. All residential districts in Fairfield allow for single-family development.
2. The Residence B and Residence C zones allow for two-family to four-family buildings (on lots at least 150% of the minimum lot size).
3. Accessory dwelling units are permitted on residential properties in accordance with certain standards.
4. Multi-family residential development may occur in the Design Residence District through a two-step process:
  - Zone change from a Residence district to the Design Residence District
  - Special Permit for the specific development plan

Minimum parcel area, maximum density, parcel location, building coverage, and/or floor area ratio provisions may limit the usability of the Design Residence District regulation. Per Section 25.0 of the Regulations, any multi-family development of 10 or more units *is required to* set aside at least 10% of the units as below market rate units. A developer may seek up to a 50% increase in density (housing units / acre) by setting-aside at least 20% of the units as below market rate housing.

5. Mixed-use development (business and residential uses in the same building) is allowed by Special Permit in Business Design Districts and the Commerce Drive Area Design District in accordance with certain standards.
6. Special provisions for housing (including affordable housing) are contained in the:
  - Transit-Oriented Development Park (possible sub-part of the Commerce Drive Area Design District)
  - Transportation/Commercial Park (possible sub-part of the Designed Industrial District)
7. Fairfield has enacted an inclusionary zoning fee which requires payment into the Housing Trust Fund by new construction and/or additions for all types of uses (residential, commercial, academic, institutional, etc.).

## 2.5. Survey Participant Are Supportive Of Housing Strategies

As part of preparing this Affordable Housing Plan, the Affordable Housing Committee conducted an on-line survey in June and July of 2021. Overall, 1,167 responses were received. Participants expressed support for a number of housing strategies (listed by percent agreeing with statement):

| Statement   | % Agree | % Unsure | % Disagree |
|---|---------|----------|------------|
| 1. Fairfield should support mixed use buildings along main travel corridors with ground floor business uses and residential uses above.                         | 64%     | 9%       | 25%        |
| 2. Fairfield should help the Housing Authority find ways to build more units to address the needs of lower income elderly / disabled persons.                   | 63%     | 10%      | 26%        |
| 3. Fairfield should support additional housing in transit-oriented locations (near train stations and bus lines).   | 60%     | 9%       | 31%        |
| 4. Fairfield should seek to guide new types of housing to areas where water and sewer services are available.   | 56%     | 23%      | 21%        |
| 5. Fairfield should continue efforts to guide the design of multifamily housing in Fairfield.   | 54%     | 13%      | 33%        |
| 6. Fairfield should help the Housing Authority find ways to build more units to address the needs of lower income families.                                     | 49%     | 11%      | 39%        |
| 7. Fairfield should consider allowing detached accessory dwelling units in more larger lot single-family areas than just the 2+ acre zones where allowed today. | 45%     | 19%      | 36%        |
| 8. Fairfield should allow existing single-family detached homes to be converted into two-family homes.  | 29%     | 14%      | 57%        |

When asked about their perception of housing needs:

- Participants were more supportive of housing options for older persons.
- Participants were less supportive of housing affordable to lower-income people and families.

## Overview Of Participants

Survey participants came from all parts of Fairfield.

Most survey participants:

1. Owned their current residence (90%).
2. Lived in a single-family home at the time of the survey (85%).
3. Were Caucasian (70%) although 23% preferred not to answer.
4. Had lived in Fairfield for 20 or more years (61%).
5. Were female (59%).
6. Felt that housing affordability might be an issue for them in the future s (51%).

The largest groups of participants:

7. Were people aged 35 to 54 (38%).
8. Lived in a household of two people (34%).
9. Earned \$200,000 or more per year (24%) although 27% preferred not to answer this question.

Significantly:

10. About one-quarter of participants earned \$100,000 per year or less.
11. About 38% of participants considered themselves housing cost-burdened.

### 3.0 VISION

The Affordable Housing Committee believes that Fairfield would benefit from:

- Additional affordable housing units specifically, and
- Additional housing options and choices in general.

Fairfield can become an even stronger community by:

- Diversifying its housing portfolio to include both types of units, and
- Taking control of its future by making regulatory changes to guide affordable housing (and housing choices) to locations and with designs that enhance the overall community and the “sense of place” rather than being subject to the Affordable Housing Appeals Procedure.

The overall goal of this Affordable Housing Plan is:

#### **OVERALL GOALS**

*The goals of the 2022-27 Affordable Housing Plan are:*

- *Accumulate enough “housing equivalency points” over the next five years to qualify for at least one four-year moratorium under CGS Section 8-30g, so the Town is better able to plan where and what types of housing are developed, and*
- *Provide a broadened range of housing options and potential locations to address the growing housing needs of Town residents.*

This approach continues the efforts first recognized in the 1988 Affordable Housing Plan for Fairfield and the 2014 Plan entitled “Diversifying Fairfield’s Housing Portfolio – Taking Control Of Our Future.” Fairfield wants to provide for an adequate number of affordable housing units in appropriate locations within the community and with appropriate design.



## 4.0 HOUSING STRATEGIES

### 4.1. TIER 1 STRATEGIES (Highest Impact)

1. Actively engage with the Town Plan and Zoning (TPZ) Commission to increase the affordability set-aside requirements (perhaps to 15% or higher) in all zoning districts.

*Goal = produce XX new additional affordable units over 5-year period*

*The number of deed-restricted affordable housing units in Fairfield can be increased by increasing the number of units which are required to be set-aside as part of a new development.*

*A set-aside of 10% or less does not allow Fairfield to move forward in terms of its affordable housing percentage relative to the State threshold. In fact, each housing unit built without a set-aside puts Fairfield further behind in terms of meeting the 10% CGS 8-30g threshold. A set-aside greater than 10% would allow Fairfield to do more to meet the need for affordable housing. Some communities already require a percentage of deed-restricted units greater than 10%. A set-aside of 20% was the standard promulgated by the State as part of the incentive housing zone program (CGS 8-13m).*

*The set-aside could be tied to density incentives. The set-aside percentage could be higher for larger projects.*

***This strategy could be an early work item as part of the planned update of the Zoning Regulations.***

| Leader / Partner  |            |
|---|------------|
| a. Encourage the Town Plan and Zoning Commission to modify the Zoning Regulations to increase the affordable housing set-aside requirement. | TPZ<br>AHC |

#### Current / Possible Set-Aside Requirements

| Zoning Approach           | Reference            | Current Set-Aside | Possible Set-Aside |
|---------------------------|----------------------|-------------------|--------------------|
| DRD                       | ZR Section 10.6      | 20%               | 20%                |
| TODD (DRD)                | ZR Section 10.18     | 10%               | 15-20%             |
| TOD Park (CDADD)          | ZR Section 13.14     | 10%               | 15-20%             |
| T/C Park (DID)            | ZR Section 21.16     | 12%               | 15-20%             |
| Special Permit            | ZR Section 25.7      | 10%               | 15-20%             |
| <b>FOR REFERENCE:</b>     |                      |                   |                    |
| Incentive Housing Program | 20% as per CGS 8-13m |                   | 20%                |
| AH Appeals Procedure      | CGS -8-30g           |                   | 30%                |

***This strategy could be an early work item as part of the planned update of the Zoning Regulations.***

2. Actively engage with TPZ to review/amend the Designed Residence District (DRD) zone regulations to increase its ability to provide housing options, increase the number of affordable housing units, and enable smaller housing developments, where appropriate, and increase housing options overall.

*Goal = produce XX new units and XX new affordable units over 5-year period)*

*Since the late 1950s, the Designed Residence District (DRD) has been in use in Fairfield and this section of the Regulations has resulted in the construction of hundreds of units of housing which help diversify the housing choices and options in Fairfield.*

*Then, in 1988, the parameters of the DRD zone were modified to increase the parcel size required and reduce the density allowed. Ironically, this occurred at the time that Fairfield adopted its first affordable housing plan.*

*With the addition of set-aside requirements for developments larger than 10 units in 2015, DRD developments have also been a way to increase the number of deed-restricted housing units in Fairfield.*

*However, there are some provisions in the DRD regulations which may inhibit its potential to provide housing options in general and affordable housing in particular. The DRD regulations should be reviewed to see how they can be revised to accomplish these objectives.*

*Some (or all) of these modifications could be allowed in:*

- *all situations (increasing housing choices) or*
- *only when deed-restricted units are provided (increasing affordable units)*

| Leader / Partner  |     |
|---|-----|
| a. Actively engage with the Town Plan and Zoning Commission to revise the Design Residence Zone (Section 10 of the Zoning Regulations) to enhance its ability to: <ul style="list-style-type: none"><li>• increase the number of affordable housing units in Fairfield, and/or</li><li>• increase the diversity of housing options in Fairfield</li></ul> | TPZ |

#### POSSIBLE OPTIONS FOR THE DESIGN RESIDENCE DISTRICT

Some possible options for the Design Residence District are summarized below:

1. **Reduce The Minimum Parcel Size Requirement for a DRD** - The number of deed-restricted affordable housing units can be increased by enabling the DRD to be applied on smaller parcels than the current parcel requirements.
2. **Increase The Maximum Density Limitation In Some Or All Areas** - At the present time, Section 10.6.8 of the Zoning Regulations varies the maximum density in a DRD Development depending on the pre-existing zone. The density limits in the DRD zone could be recalibrated (density increase for rezoning to DRD, and another bonus if some units are deed-restricted as affordable).
3. **Require That Deed-Restricted Units Be Provided** - At the present time, the DRD Zone provides a density bonus if a developer *chooses* to deed-restrict at least 20% of the units as affordable. This optional approach could be converted to a *requirement* that deed-restricted units be provided (the maximum density limitation might be adjusted to reflect this change – such as a 25% density bonus of 10% of the units are deed-restricted as affordable).
4. **Enable Smaller Units By Focusing on Floor Area Rather Than Density** - Another option to consider may be to allow/encourage the creation of smaller units by focusing more on the total amount of floor area created rather than the density of units/acre. This might allow for buildings to be divided up into smaller units to better meet the needs of people downsizing, seeking starter housing, or other situations.
5. **Allow DRD development in certain locations by Special Permit only** - Multi-family development could be allowed by Special Permit only (no zone change required):
  - Where public water and public sewer exist, and
  - For properties on or near arterial roads or collector streets, and
  - In locations within areas to be identified in the POCD (such as where a walkable, mixed-use, pedestrian friendly area with a sense of place could be strengthened, enhanced, or created)
6. **Revisit Other DRD Provisions** - Various provisions in Sections 10.6 could be reviewed relative to the site-specific nature of some provisions. Since other building configurations might better meet housing needs (and the TPZ retains Special Permit approval authority), the regulatory review might also consider:
  - Eliminating the limitation of no more than four units in one building
  - Eliminating the requirement for direct exterior access for each unit (since an interior corridor with weather protection may be appropriate in some cases)
  - Modifying some building coverage limitations
  - Modifying some building floor area limitations

**3. Support the Fairfield Housing Authority in their work to create additional affordable housing units.**

Goal = produce 50 new additional affordable units over 5-year period

*Assisted housing is housing which receives financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing. Each development (or phase) is generally focused on:*

- *Elderly and/or disabled persons, or*
- *Families.*

*Assisted housing can be especially important for Fairfield since it generally:*

- *Focuses on lower income levels than can addressed as part of “set-aside” programs, and/or*
- *Includes a larger percentage of affordable units.*

*The Fairfield Housing Authority (an independent organization affiliated with the Town) has a strong track record of creating and managing assisted housing units and can help create additional assisted housing units.*

|    |  | Leader / Partner |
|----|--|------------------|
| a. | Help the Housing Authority obtain land for future assisted housing units.  | Town<br>FHA      |
| b. | Update the inventory of town-owned land / facilities to identify opportunities to create assisted housing units. | AHC              |
| c. | Seek other opportunities (CTDOT, tax foreclosure, etc.) to obtain land for future assisted housing units.        | AHC              |
| d. | Help the Housing Authority assemble funding from a variety of sources for assisted housing units.                | Town<br>FHA      |
| e. | Help the Housing Authority receive land use and other approvals for assisted housing units.                      | Town<br>FHA      |

Pine Tree Lane



Jarvis Court



Parish Court



4. Engage/advise TPZ to establish / strengthen design guidelines and locational guidelines for multi-family housing, mixed-use development, and other housing options to optimally support greater housing flexibility and opportunity.

*Goal = More attractive design that better fits in with neighboring uses*

## Design Guidelines

*Fairfield’s 2014 Affordable Housing Plan recognized that the design of higher density development was important to its assimilation and acceptance in the community. The survey conducted as part of preparing this Affordable Housing Plan confirmed that.*

| Leader / Partner  |     |
|---|-----|
| a. Find ways to establish design guidelines for multi-family housing and mixed-use development (such as a “visual preference exercise”, State-prepared pattern book (due in 2023), or other approach(es). | TPZ |
| b. Incorporate design guidelines for multi-family housing and mixed-use development into the Zoning Regulations.  | TPZ |

## Affordable Housing Design Advisor Website





Illustrative Design Guidelines for Workforce Housing (Simsbury CT)

Illustrative WHOZ Design Guidelines – Duplex / Townhouse Dwellings

Favorable Design Treatments

Duplex Dwellings



Townhouse Dwellings



Unfavorable Design Treatments



Design Elements Which Are Encouraged / Required

- 2.0 to 2.5 story buildings (or as appropriate to site context)
- Articulated forms and facades and materials
- Good architectural details (porches, eaves, shutters, columns, dormers, chimneys, trim, etc.)
- Well proportioned facades
- Good building materials
- Pitched roofs
- Windows with vertical proportions
- Strong relationship to street / sidewalk
- Parking on-street or behind buildings
- Single-family appearance for duplex buildings
- Entrances face the street

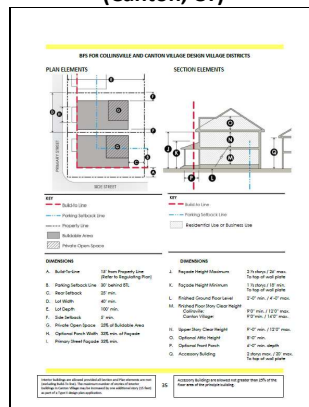
Discouraged Elements

- 1.0 story buildings
- Monolithic forms
- Overly repetitive forms
- Monotonous materials
- Flat facades
- Limited architectural detailing
- Plain facades
- Flatter roofs
- Windows with horizontal proportions
- Weak relationship to street / sidewalk
- Dominant garages / parking
- Entrances face parking areas

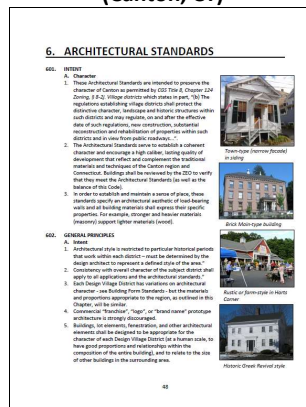
Pattern Book  
(Norfolk, VA)



Form-Based Code  
(Canton, CT)



Appearance Standards  
(Canton, CT)



## Location Guidelines

*Fairfield has an overall community structure based on existing development patterns, natural resource constraints, road and transit infrastructure, water and sewer infrastructure, and other factors.*

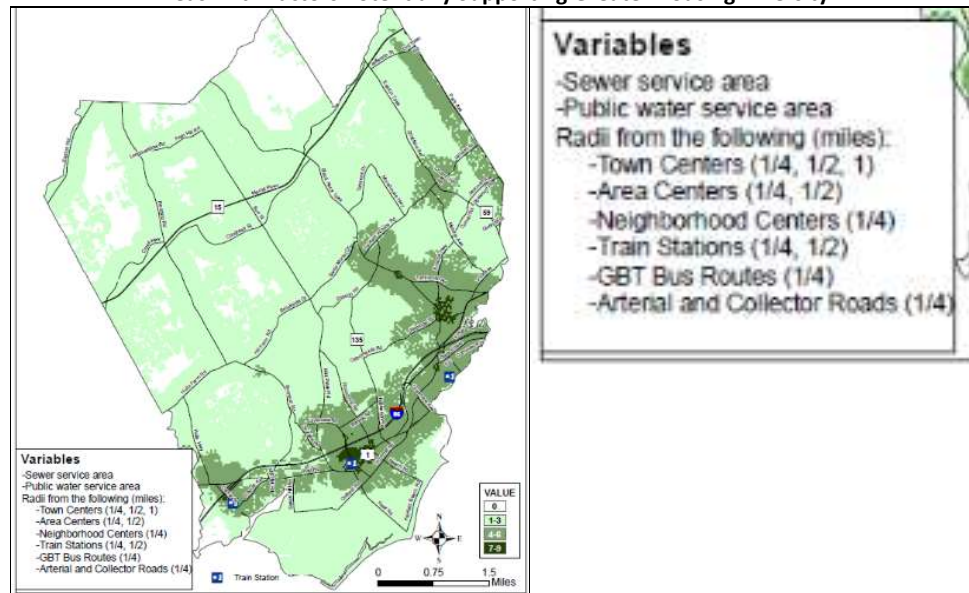
*Fairfield can enhance its overall “sense of place” by providing for additional housing opportunities consistent with this overall structure. Fairfield can:*

- *Strengthen / reinforce existing “nodes”*
- *Promote walkability in and near those nodes*
- *Promote mobility / accessibility near train stations, near bus routes, and along arterial / collector roads*

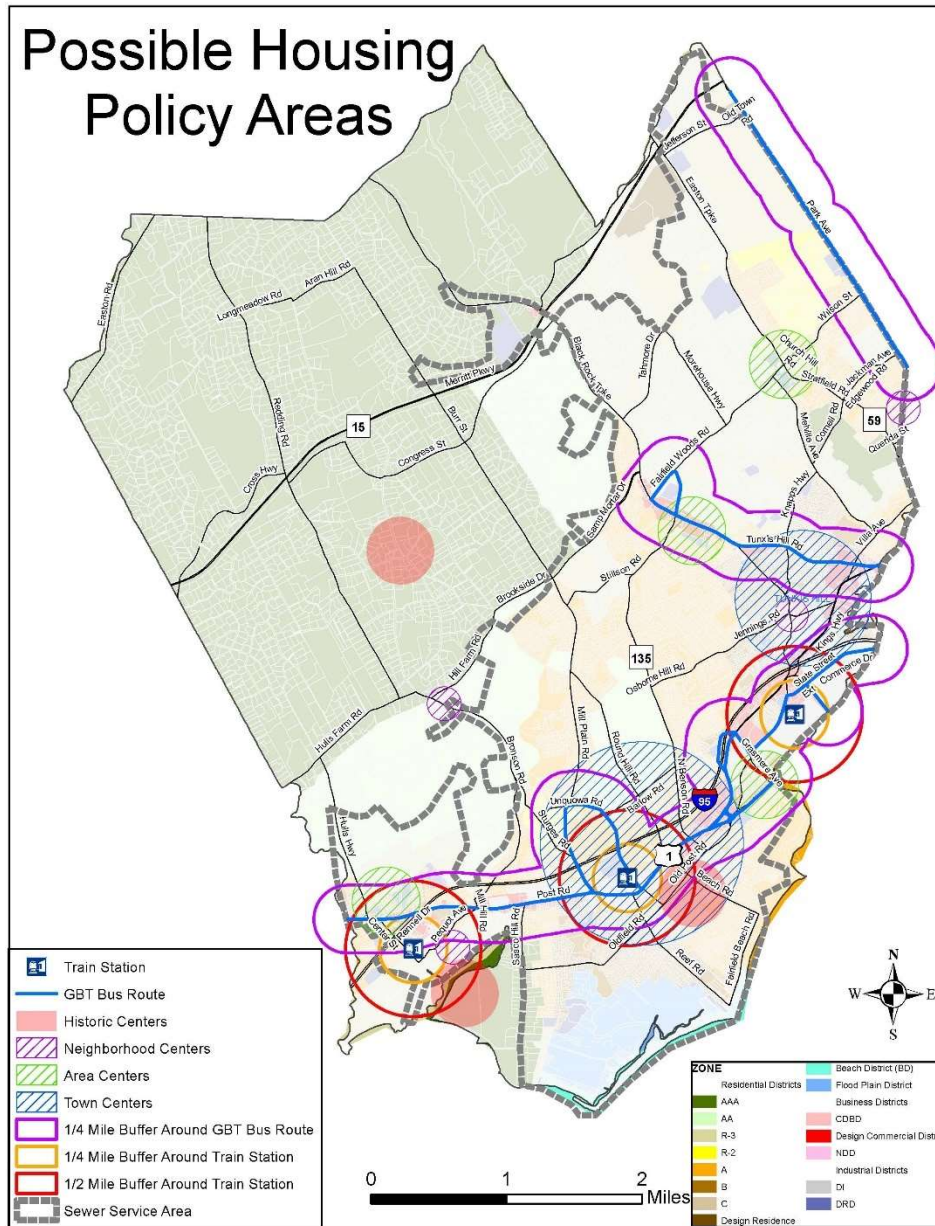
*Guiding multi-family and mixed-use development to these areas can help Fairfield address housing needs in ways consistent with Connecticut’s “Responsible Growth” Principles (as per CGS 8-23).*

| Leader / Partner  |     |
|---|-----|
| a. Find ways to guide the location of multi-family housing and mixed-use development.   | TPZ |
| b. Incorporate guidance regarding the location of multi-family housing and mixed-use development into the: <ul style="list-style-type: none"> <li>• Updated Zoning Regulations, and</li> <li>• Updated Plan of Conservation and Development.</li> </ul> | TPZ |

## Areas With Factors Potentially Supporting Greater Housing Diversity







#### 4.2. TIER 2 STRATEGIES (Moderate / High Impact)

1. Engage with TPZ to amend Zoning Regulations to increase the term of the affordable housing set-aside requirements beyond the State minimum of 40 years.

*Goal = To reduce / minimize the loss of existing/future affordable units to market prices as deed restrictions expire, thereby requiring additional affordable housing to be built*

State statutes provide that units be deed-restricted for at least 40 years if they are to count to the AH Appeals list or be part of an 8-30g development. However, when affordability restrictions expire, the unit is no longer available to meet affordable housing needs and another unit would need to be added to replace it. Fairfield could increase the length of time that affordable units are subject to deed restrictions by:

- Extending the affordability period in all instances to “for so long as the building or development exists or 40 years, whichever is longer”  
OR
- Requiring automatic renewals for successive 40-year periods unless the Town:
  - Accepts a payment to the Housing Trust Fund in lieu of such renewal
  - Releases the restriction

| Leader / Partner   |            |
|--|------------|
| a. Amend the Zoning Regulations to increase the term of the affordable housing set-aside requirement in all instances. | TPZ<br>AHC |

| Zoning Approach       | Reference                                      | Current Affordability Term  |
|-----------------------|--|---|
| DRD                   | ZR Section 10.6 / 10.17                        | At least 40 years   |
| TODD (DRD)            | ZR Section 10.18                               | For so long as the building or development exists                                       |
| TOD Park (CDADD)      | ZR Section 13.14                               | For so long as the building or development exists                                       |
| T/C Park (DID)        | ZR Section 21.16                               | For so long as the building or development exists but in no case for less than 40 years |
| Special Permit        | ZR Section 25.7<br>(cross references to 10.17) | At least 40 years   |
| <b>FOR REFERENCE:</b> |  |   |
| AH Appeals Procedure  | CGS -8-30g                                     | At least 40 years   |

**2. Expand ways to deed-restrict additional existing housing units so that they become State- recognized affordable housing.**

*Goal = Earn 50 additional housing unit equivalent points over 5-year period*

*While many people feel creation of affordable housing involves construction of new housing units, it can also include deed restricting existing units.*

*Fairfield already has a land bank / cooperative purchase program for income-eligible households whereby the Town purchases and owns the land (leases back to the homebuyer for nominal fee), and affordability restrictions are filed on the land records. This program might be expanded in the future as opportunities arise.*

*In addition, Fairfield uses Community Development Block Grant (CDBG) funds it receives annually from the Federal government money to fund rehabilitation of housing units occupied by low- and moderate-income households in exchange for deed restrictions.*

*Possible additional programs include:*

- *Buying local houses and/or condominiums and deed-restricting those units (“buy local”)*
- *Allowing existing units in Fairfield to be acquired and deed-restricted by a developer as a way to meet the set-aside requirement for a new development (subject to review and acceptance by the Town)*
- *Tax-related programs to help the conversion of existing housing to deed-restricted units:*
  - *Tax credits – A subtraction of a set amount from a tax liability.*
  - *Tax abatements – Fixing property assessment (CGS 12-65b)*
  - *Tax abatements – Abatement of tax payment (CGS 8-215) eligible for State reimbursement (CGS 8-216)*

**Fairfield Examples**

Over the years, the Town has been creative at supporting the development of affordable housing with a variety of tools:

- Sullivan / McKinney (property lease, seed capital, tax abatement)
- Greenfield / Nordstrand (Town-property, sweat-equity)
- Grella (property lease, infrastructure assistance)
- Granville (property purchase, ground lease, right to repurchase, tax phase-in)
- Parkview Commons (property purchase, deed-restrict, redevelop)

| Leader / Partner   |             |
|--|-------------|
| a. Explore ways to deed restrict existing housing units so that they become State-recognized affordable housing.                                 | AHC         |
| b. Continue to use CDBG funds to renovate/rehabilitate existing housing units / developments in exchange for deed restrictions on affordability. | AHC<br>DCED |

3. Identify ways to allow more types of housing in more areas (e.g., “middle housing”).

*(Goal = Increase housing options and produce 50 additional affordable units over 5-year period)*

*The Fairfield Zoning Regulations currently allow:*

- *Two-family dwellings in the Residence B and Residence C zones on larger lots than required for a single-family dwelling*
- *Three- and four-family dwellings in the Residence C zone on larger lots than required for a single-family dwelling*

*This type of housing is sometimes called “middle housing” since it sits in-between:*

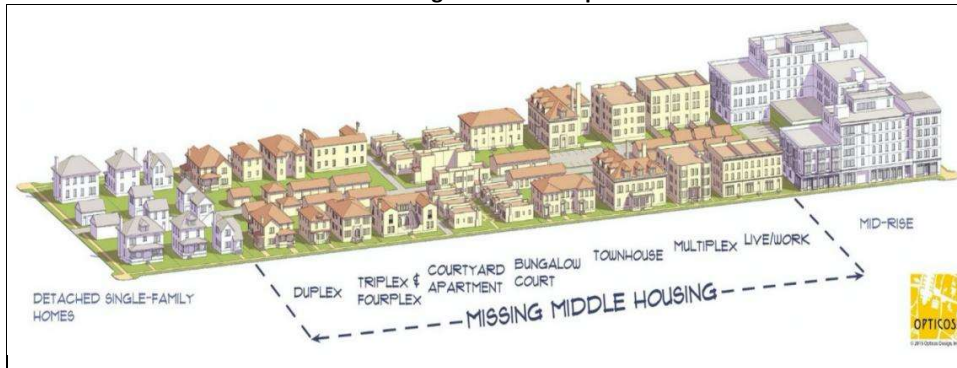
- *Single family detached housing at one side of the housing spectrum, and*
- *Larger scale multi-family developments at the other side of the housing spectrum.*

*Additional housing options and choices could be facilitated (whether some of the units are deed-restricted as affordable or not) by:*

- *Allowing an increase in floor area for mixed use developments*
- *Removing the percentage limitation on residential floor area to building floor area in mixed use developments*
- *Removing the limitation on the number of stories devoted to residential use in mixed use developments*
- *Tax increment financing (a tool which can be used to redirect increases in real estate taxes from developments into infrastructure improvements, etc.)*
- *Tax incentive programs,*
- *Public-private partnerships, and*
- *Similar programs.*

| Leader / Partner  |     |
|---|-----|
| a. Investigate ways to provide opportunities for “middle” housing – whether deed-restricted or not – as part of the planned update of the Zoning Regulations.                       | TPZ |
| b. Investigate ways to expand opportunities for mixed-use development in business zones – whether deed-restricted or not – as part of the planned update of the Zoning Regulations. | TPZ |

Missing Middle Concept

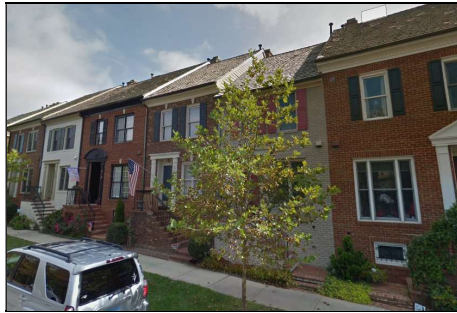


Opticos Design

Cottage Courts / Pocket Neighborhood



Streetfront Townhouses



Courtyard Buildings



Mixed Use Buildings





## Model Deed Restrictions

*In addition, there may be certain situations related to foreclosure or other financial proceedings where a deed restriction might be eliminated and the deed-restricted unit would revert to market price. The Town should have an opportunity to participate in such proceedings in order to protect their interests in providing for and retaining affordable housing units.*

### 4.3. KEY SUPPORTING ACTIONS

#### 1. Create a Town staff position to oversee the implementation of the Affordable Housing Plan.

*Goal = To support existing Staff and enhance implementation of this and future Affordable Housing Plans.*

*Affordable housing will continue to require more and more attention and direction by the Town. In the future, the implementation of this Plan, providing support to housing related entities, and preparing the next Affordable Housing Plan will require additional resources.*

| Leader / Partner  |            |
|---|------------|
| a. Create a Town staff position to oversee the implementation of the Affordable Housing Plan. | <b>BOS</b> |

#### 2. Update standard documents for deed-restricted housing developments (including housing affordability planning and standard deed restrictions).

*Goal = To standardize provisions for management of affordable housing developments and avoid losing existing/future affordable units (as deed restrictions expire or through mismanagement), thereby requiring Town to build additional housing.*

*Fairfield should maintain (and require use of) standard state-of-the-art documents for the management and retention of deed-restricted developments (housing affordability plan, deed restrictions, etc.). In addition, requested deviations from the standard plan would need to be specifically requested by the applicant and specifically approved by the Affordable Housing Committee (AHC).*

| Leader / Partner   |                     |
|--|---------------------|
| a. Review and update the Standard Housing Affordability Plan.  | <b>AHC<br/>DCED</b> |
| b. Review and update the standard deed restriction.  | <b>AHC<br/>DCED</b> |
| c. Amend the Zoning Regulations to require submission of (and adherence to) standard documents unless specifically requested by the applicant and specifically approved by the Town Plan and Zoning Commission based on input from the Affordable Housing Committee. | <b>TPZ<br/>AHC</b>  |

**3. Require that any deed-restricted development have an administrator approved by the Town.**

*Goal = ensure that buyers and renters are eligible, verify sale prices and rental rates, document occupancy*

*Administration of a housing affordability plan requires someone who is qualified for, experienced at, and capable of performing the important income verification and price determination functions independent of the participants in the transaction.*

*Fairfield should require use of an approved administrator (including the Department of Community and Economic Development, Housing Authority, or other qualified entity) as the overseer/administrator of the affordability plan to ensure that it is correctly administered and implemented and that any annual reports are accurately prepared and submitted on a timely basis.*

| Leader / Partner   |     |
|--|-----|
| a. Incorporate a requirement into the Town's Standard Housing Affordability Plan for the administrator (or any change in the administrator) be approved by the Affordable Housing Committee. | AHC |
| b. Incorporate a requirement into the Town's Standard Housing Affordability Plan for the administrator to submit annual reports to the Town of Fairfield attesting to compliance.            | AHC |

**4. Develop guidelines for the Housing Trust Fund.**

*Goal = enable the Housing Trust Fund to be enhanced and deployed for maximum impact*

*In 2018, Fairfield created a Housing Trust Fund and the Town Plan and Zoning Commission enacted an inclusionary zoning fee as part of any zoning permit. The Fund also provides a place to deposit additional moneys from grants and other sources to help support the creation and maintenance of affordable housing units.*

| Leader / Partner   |     |
|--|-----|
| a. Develop guidelines / priorities for how the Housing Trust Fund will be deployed to achieve the greatest benefits. | AHC |

## 5.0 IMPLEMENTATION

Implementation is the most important outcome of preparing this Affordable Housing Plan. Since the State legislation requires that this Affordable Housing Plan be updated every five years, it is focused on implementation and strategies to be implemented in the next five years.

The “Housing Strategies” chapter of this Plan identifies leaders and partners involved in implementing each of the strategies. Leaders will be the main entity responsible for implementing the strategy. Partners are other entities that will likely be involved.

***The Affordable Housing Committee looks forward to collaborating with TPZ and other Town bodies to implement these strategies.***





## SOME KEY HOUSING TERMS

**8-30g** - A reference to the Affordable Housing Appeals Procedure established by the State of Connecticut. See CGS Section 8-30g et seq. See *“Affordable Housing Appeals Procedure”*)

**ACCESSORY APARTMENT** – As per Public Act 21-29, a separate dwelling unit that:

- is located on the same lot as a principal dwelling unit of greater square footage,
- has cooking facilities, and
- complies with or is otherwise exempt from any applicable building code, fire code and health and safety regulations;

**ACCESSORY APARTMENT, AFFORDABLE** - As per Public Act 21-29, an accessory apartment that is subject to binding recorded deeds which contain covenants or restrictions that require such accessory apartment be sold or rented at, or below, prices that will preserve the unit as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income;

**ACCESSORY DWELLING UNIT** – Another term for an accessory apartment. See *“Accessory Apartment”*

**AFFORDABLE HOUSING** - Housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to 805 of the area median income. (See CGS Section 8-39a)

**AFFORDABLE HOUSING APPEALS PROCEDURE** – As codified in CGS 8-30g, a series of procedures that developers, municipalities, and courts must follow with regard to a proposed affordable housing development with regard to:

- What constitutes an application.
- How such application is to be processed,
- A developer appeal of a decision by a local board or commission to reject such an application or approve such application with restrictions that would have a substantially adverse impact on the viability of the project.
- The “burden of proof” shifting to the municipality with regard to proving that:
  - The decision was necessary to protect substantial public interests in health, safety, or other matters the municipality may legally consider;
  - The public interests clearly outweigh the need for affordable housing; and
  - Such public interests cannot be protected by reasonable changes to the affordable housing development.

**AFFORDABLE HOUSING DEVELOPMENT** - As used in CGS 8-30g, a proposed housing development which is (A) assisted housing, or (B) a set-aside development. See CGS Section 8-30g et seq.

**ANNUAL INCOME** - In general, the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

**AREA MEDIAN INCOME (AMI)** - An "average" annual income for an area as determined by HUD which is used to calculate eligibility for certain affordable housing programs.

**AS OF RIGHT** – As per Public Act 21-29, able to be approved in accordance with the terms of a zoning regulation or regulations and without requiring that a public hearing be held, a variance, special permit or special exception be granted or some other discretionary zoning action be taken, other than a determination that a site plan is in conformance with applicable zoning regulations;

**ASSISTED HOUSING** - As used in CGS 8-30g, housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance.

**CGS** - Connecticut General Statutes

**COTTAGE CLUSTER** - As per Public Act 21-29, a grouping of at least four detached housing units, or live work units, per acre that are located around a common open area.

**COTTAGE COURT** - A group of small, detached structures arranged around a shared court visible from the street. Structures of less than 2 stories are oriented primarily to the shared court with automobile access to the side and/or rear.

**COURTYARD BUILDING** - A detached structure consisting of multiple side-by-side and/or stacked dwelling units oriented around a courtyard or series of courtyards which are generally open to the street. Building height can vary based on location / context but may be up to 3.5-stories.

**DUPLEX (also called Two-Family)** – A detached structure that consists of two dwelling units arranged side-by-side or one above the other. This type has the appearance of a small-to-medium single-unit house of up to 2.5 stories.

**FAMILY** – People related by blood, adoption, marriage, civil union, etc.

**FOURPLEX** - A detached structure with the appearance of a medium-sized single-unit house which contains four dwelling units, two on the ground floor and two above, with shared or individual entries from the street.

**HOUSEHOLD** - All the people who occupy a housing unit.

**HOUSING UNIT EQUIVALENT POINTS** – A system created by the Legislature (see CGS Section 8-30g) whereby points are attained for different types of housing units newly created since 1990.

**Housing Unit Equivalent Points**

| <b>Housing Type</b>   | <b>HUEP If Rented</b> | <b>HUEP If Owned</b> |
|---|-----------------------|----------------------|
| Family Units Affordable @ 40% AMI   | 2.50                  | 2.00                 |
| Family Units Affordable @ 60% AMI   | 2.00                  | 1.50                 |
| Family Units Affordable @ 80% AMI   | 1.50                  | 1.00                 |
| Elderly Units Affordable @ 80% AMI  | 0.50                  | 0.50                 |
| Market Rate Units In Set-Aside Development  | 0.25                  | 0.25                 |
| Family Units In An Approved Incentive Housing Development   | 0.25                  | 0.25                 |
| <b>Mobile Manufactured Home In A Resident-Owned MMH Park</b>  |                       |                      |
| MMH Units Affordable @ 60% AMI  | 2.00                  | 2.00                 |
| MMH Units Affordable @ 80% AMI  | 1.50                  | 1.50                 |
| Other Units In A Resident-Owned MMH Park  | 0.25                  | 0.25                 |
| <b>Potential Bonus Points</b>   |                       |                      |
| Elderly Units (If at least 60% of the units submitted as part of the moratorium application are family units) | 0.50                  | 0.50                 |
| 3-Bedroom Units   | 0.25                  | 0.25                 |

**INCENTIVE HOUSING ZONE** - A zone established to promote the creation of affordable housing. See CGS Section 8-13m et seq.

**INCLUSIONARY ZONING** - Municipal regulations which make some provision for housing affordable to people with low to moderate incomes as part of new development approvals – either in terms of establishment of units, a fee-in-lieu-of-units, and/or other approaches. Programs can be mandatory (required) or voluntary (incentivized). In the absence of such provisions, affordable housing may not be created due to municipal intent, builder choice, neighborhood opposition, financing practices, and/or other factors.

**LIVE-WORK UNIT** - An attached or detached structure consisting of one dwelling unit above or behind a ground floor space that can accommodate a range of non-residential use. The residential unit and flex space have separate outside entrances but are connected internally and maintain a firewall-separation.

**MEDIAN** - A numerical value used to describe an overall dataset where one half of the values in the dataset are above the median value and one half are below.

**MEDIAN INCOME** - As used in CGS 8-30g, after adjustments for family size, the lesser of the state median income or the area median income for the area in which the municipality containing the affordable housing development is located, as determined by the United States Department of Housing and Urban Development.

**MIDDLE HOUSING** - As per Public Act 21-29, duplexes, triplexes, quadplexes, cottage clusters and townhouses.

**MISSING MIDDLE HOUSING** – Housing types which fit in the middle between single-family dwellings and larger multi-family developments (such as duplexes, fourplexes, cottage courts, and multiplexes). Missing middle housing generally contains fewer than 8 units but may contain more units in more urban settings. The buildings are typically “house-scale” to fit into existing neighborhoods. They can be more naturally affordable than other housing types and can also support walkability, locally-serving retail, and public transportation.

**MIXED-USE BUILDING** – See mixed use development.

**MIXED-USE DEVELOPMENT** - As per Public Act 21-29, a development containing both residential and nonresidential uses in any single building.

**MULTI-PLEX** - A detached structure that consists of 5 to 12 dwelling units arranged side-by-side and/or stacked, typically with a shared entry from the street. This 2 to 2.5-story structure has the appearance of a medium-to-large single-unit house.

**SET-ASIDE DEVELOPMENT** - As used in CGS 8-30g, a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than fifteen per cent of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to sixty per cent of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to eighty per cent of the median income.

**SINGLE-FAMILY** – A detached structure that consists of one dwelling unit.

**TRIPLEX** - A detached structure that consists of 3 dwelling units typically stacked on top of each other on consecutive floors, with one entry for the ground floor unit and a shared entry for the units above.

**TOWNHOUSE** - As per Public Act 21-29, a residential building constructed in a grouping of three or more attached units, each of which shares at least one common wall with an adjacent unit and has exterior walls on at least two sides.

**TOWNHOUSE** - A unit placed side-by-side with other units within a multi-unit structure and having no other units above or below.

**TOWNHOUSE, STREETFRONT** - A townhouse placed in close proximity to a public or private street or courtyard with the entry to the unit on the narrow end of the unit. The street façades have entrances and avoid garages.

**TWO-FAMILY** – See “Duplex”

## ACKNOWLEDGEMENTS

### Affordable Housing Committee

|                      |                   |
|----------------------|-------------------|
| Stephen Grathwohl    | <i>Chair</i>      |
| Gwynne M. Alperovich | <i>From 12/21</i> |
| Janice Bouloubasis   | <i>From 1/22</i>  |
| Joanne Csonka        |                   |
| Heather Dubrosky     |                   |
| Carolyn W. Makover   |                   |
| Ana Cristina Velez   | <i>From 1/22</i>  |
| Nancy Lyons          | <i>To 1/22</i>    |
| Cindy Sammarco       | <i>To 1/22</i>    |

### Town Of Fairfield Staff

|                         |  |
|-------------------------|--|
| Mark S. Barnhart        | <i>Dir. of Community and Economic Dev.</i> |
| Jim Wendt, AICP         | <i>Planning Director</i>                   |
| Emmeline Harrigan, AICP | <i>Assistant Planning Director</i>         |

### Additional Assistance

|                   |                                   |
|-------------------|-----------------------------------|
| Urb Leimkuhler    | <i>Fairfield Senior Advocates</i> |
| Robert Ellwanger  | <i>Fairfield Senior Advocates</i> |
| Gretchen Goethner | <i>AHC Recording Secretary</i>    |

### Professional Assistance

|                     |                           |
|---------------------|---------------------------|
| Glenn Chalder, AICP | <i>Planimetrics, Inc.</i> |
|---------------------|---------------------------|



**Planimetrics**  
70 County Road, Simsbury, CT 06070 860-913-4080



## ACKNOWLEDGEMENTS (continued)

### Town Plan and Zoning Commission

|                  |                   |
|------------------|-------------------|
| Thomas B. Noonan | <i>Chair</i>      |
| Lenny Braman     | <i>Vice Chair</i> |
| Meg Francis      | <i>Secretary</i>  |

|                    |                  |
|--------------------|------------------|
| Kathryn L. Braun   |                  |
| Daniel C. Ford     |                  |
| Steven A. Levy     |                  |
| Fredda C. Gordon   | <i>Alternate</i> |
| Alexis P. Harrison | <i>Alternate</i> |
| Sarah Keitt        | <i>Alternate</i> |
| Steven Leahy       | <i>Alternate</i> |

### Board of Selectmen

|                    |                          |
|--------------------|--------------------------|
| Brenda L. Kupchick | <i>First Selectwoman</i> |
| Thomas M. Flynn    |                          |
| Nancy E. Lefkowitz |                          |

| Legend of Acronyms Used For Leaders / Partners |  |
|--|--|
| <b>AHC</b>                                     | Affordable Housing Committee                     |
| <b>DCED</b>                                    | Department of Community And Economic Development |
| <b>FHA</b>                                     | Fairfield Housing Authority                      |
| <b>PZD</b>                                     | Planning and Zoning Department                   |
| <b>Town</b>                                    | Town Boards, Agencies, and Organizations         |
| <b>TPZ</b>                                     | Town Plan and Zoning Commission                  |

